



U.S. Debit Card

Jerimiah Bennett

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Bureau of the Fiscal Service

- Mission: We exist to promote the financial integrity and operational efficiency of the federal government through exceptional accounting, financing, collections, payments, and shared services.
- Vision: We will transform the way the government manages its finances and delivers shared services. Our goal is more efficiency, better transparency and dependable accountability.

US Debit Card (USDC) Program

- Provide Federal agencies with the ability to deliver Federal non-benefit* payments through debit cards, as an alternative to checks, drafts, cash, and other non-electronic mechanisms
- The program is administered by the Bureau of the Fiscal Service, with the assistance of our financial agent: JPMorgan Chase Bank

*Benefit Payments are paid through the Direct Express program

USDC Legal Authority

- 31 USC 321, 3301-3343: Authority to provide debit card and other payment, collection and cash management services to agencies
- 12 USC 90 and 31 CFR Part 208: Authority to designate financial institutions as financial agents for this purpose

What USDC is Not

- A credit card
- A benefit payments card (SSN, Payroll, Retirement)
- EMV capable...for now
- NFC capable...for now

Benefits of using USDC

- Reduced agency dependence on cash and checks
- Enhances agency's financial control through:
 - ability to audit funding and spending behaviors
 - speed of payment
 - fraud protection
- Operational efficiencies and cost savings
- Eliminates/reduces funds held outside Treasury
- Eliminates the cost of issuing a Treasury check (\$1.03)

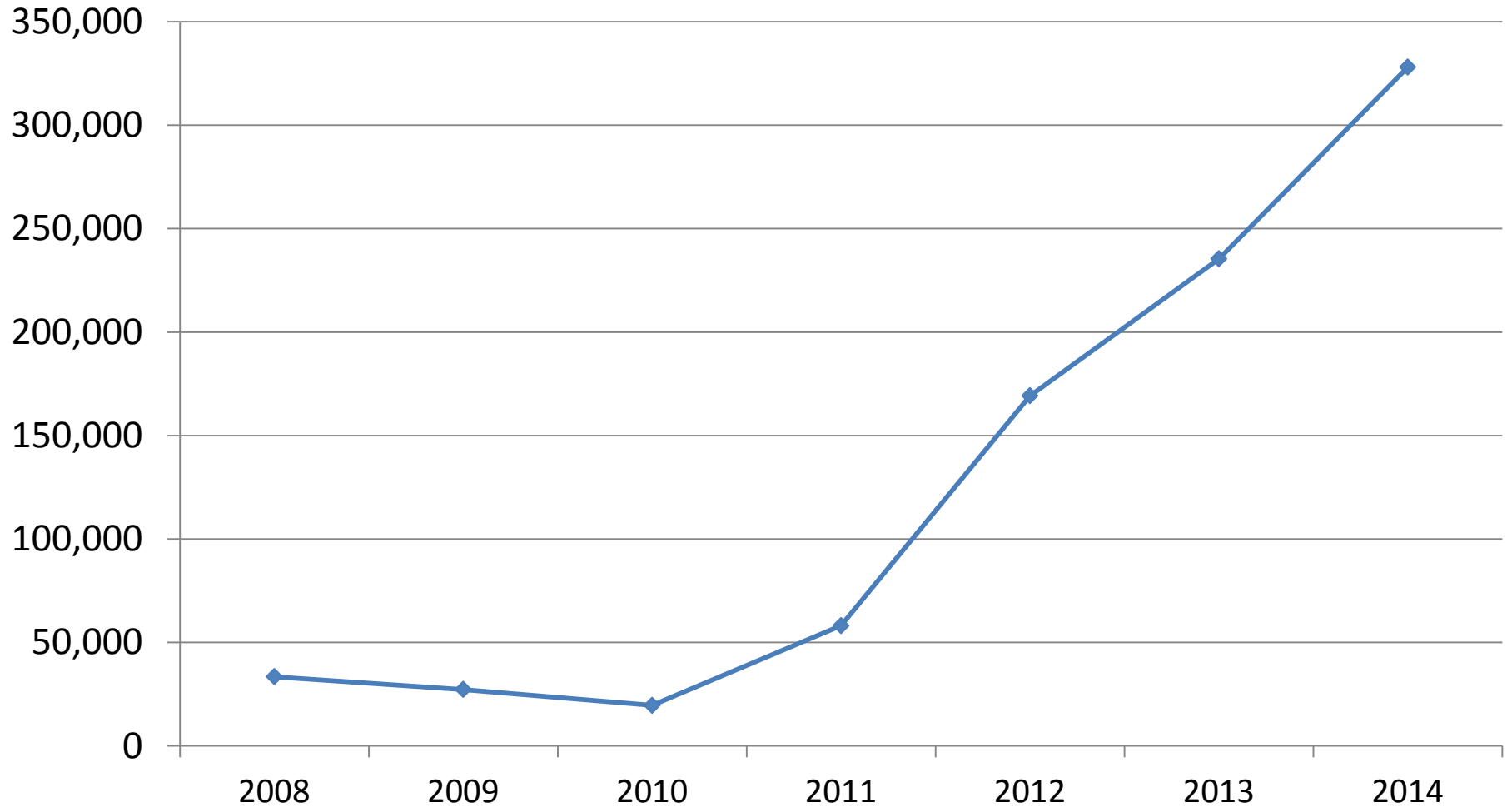
Agencies Currently Using USDC



Smithsonian



Program Growth



Key Features of USDC

- Web-based platform that enables agencies to:
 - Assign various roles and limits for checks and balances
 - Activate/deactivate cards
 - Fund/defund cards
 - Access various online reports
- Cards can be issued immediately by agency; mailed by JPMorgan Chase
- Cards can be funded per individual or by batch file
- Cards can be branded to use anywhere Visa/MasterCard are accepted, or limited to specific merchant categories
- 24 hour customer service online or via toll free number

Common and Unique Uses

- TRANServe – 161,241 Cards
- International Travelers (In the US)
- DoD Umbrella – 10 Distinct Programs
- BoP Prisoner Release – 92,343 Cards
- Native American Trust Payments (Capital Funds)
- FEMA Volunteer Payments

Pricing and Fees

Transaction Type	Fees
First Automated Teller Machine (ATM) Withdrawal Per Deposit – Domestic	FREE
ATM Withdrawal – Domestic	\$2.00
ATM Withdrawal – International	\$3.00
ATM Withdrawal – On Us	\$2.00
Over the Counter (OTC) Withdrawal	\$7.00
ATM Inquiry – Domestic & International	\$0.45
POS Transaction (domestic & international; off-line & on-line)	FREE
Declined Point-of-Sale (POS) Transaction	\$0.25
Card Replacement – first per calendar year	\$7.50
Card Replacement – after first per calendar year	\$7.50
Rush Card Replacement (including card)	\$24.50
Inactivity Charge (after 3 consecutive months of no activity)	\$1.50
Foreign Currency Conversion	3.5% of transaction
Paper Statement	Not available
Check Issuance	Not available
JPMC Online Bill Payment (per transaction)	Not available
BANK SERVICE	
Card Package	FREE
Profile setup	FREE
Additional profile setup	FREE
Monthly Program Management Fee Per Profile	FREE

Contact Information



Primary Contact – Fiscal Service

Name: Jerimiah Bennett
Title: Program Manager
Phone: 202-874-7209
Email: jerimiah.bennett@fiscal.treasury.gov

Secondary Contacts – JP Morgan Chase

Name: Lynn Bean
Title: Existing Programs
Phone: 850-383-0784
Email: lynn.d.bean@jpmchase.com

Name: Eugene Waiters
Title: New Programs
Phone: 212-552-9647
Email: eugene.t.waiters@jpmchase.com